I. AMENDMENTS TO THE CLAIMS

Please amend the claims as indicated in the following listing:

1. (Currently amended) A system comprising:

a user computer connected to a server computer by a network;

a centralized personal data base in a memory of the server computer;

a merchant computer connected to the server computer by the network;

wherein the centralized personal data base is adapted for access by the user computer only when a user inputs a basic number and a primary number and for access by a merchant only when the merchant inputs the primary number and a wallet number;

wherein the centralized personal data base contains a set up program containing instructions, responsive to receipt of the basic number, the primary number, and an account data from the user computer, to cause the server computer to create a wallet number for an electronic wallet;

wherein the centralized personal data base contains a transaction program;

wherein the transaction program contains instructions to cause the user to provide a primary number and a wallet number to a merchant for a payment transaction;

wherein the transaction program contains instructions to cause the server computer, responsive to receipt of the primary number, the wallet number, and a payment transaction from the merchant computer, to process a payment transaction at the server computer and to transmit a completed payment transaction to the merchant computer;

wherein the wallet number is associated with either a credit card account or a bank

account ~~so that the payment transaction is processed without using tokens~~.

2. (Cancelled).

3. (Previously presented) The programmable apparatus of claim 1 further comprising a wallet

number generation program in the centralized personal data base program.

4. (Previously presented) The programmable apparatus of claim 1 further comprising a user data

base in the server computer with a plurality of account data to implement the payment

transaction.

5. (Original) The programmable apparatus of claim 1 further comprising a display of the

primary number and the wallet number.

6. (Original) The programmable apparatus of claim 1 further comprising a display of the wallet

number and an account number.

7. (Previously presented) The programmable apparatus of claim 1 further comprising a wallet

set up program in the centralized personal data base program.

8. (Original) The programmable apparatus of claim 1 further comprising a display of the wallet number, an account number and a limit on an account.

9. (Currently amended) A method for remotely completing a financial transaction using a centralized personal data base program comprising the steps of:

providing access for a user to the centralized personal data base only when a user inputs a basic number and a primary number;

providing access for a merchant to the centralized personal data base only when the merchant inputs the primary number and a wallet number;

responsive to receipt of the basic number, the primary number, and an account data from the user, creating a wallet number for an electronic wallet;

providing a primary number and a wallet number to the merchant for a financial transaction; and

responsive to receipt of the primary number, the wallet number, and the financial transaction at the centralized personal data base website, processing the financial transaction and transmitting a completed financial transaction to the merchant;

wherein the wallet number is associated with either a credit card account or a bank account ~~so that the financial transaction is processed without using tokens~~.

10. (Cancelled).

11. (Previously presented) The method of claim 9 further comprising the step of using the

primary number and the wallet number in the financial transaction with a merchant.

12. (Original) The method of claim 9 further comprising the step of selecting accounts to be

accessed by a combination of the primary number and the wallet number.

13. (Original) The method of claim 9 further comprising the step of placing a limit on an

account that can be accessed by the primary number and the wallet number.

14. (Currently amended) A computer readable storage medium comprising:

a centralized personal data base program in said computer readable storage medium;

wherein the computer readable storage medium, so configured by the centralized personal

data base program, contains instructions for causing a computer to

provide access for a user to the centralized personal data base only when the user inputs a

basic number and a primary number;

provide access for a merchant to the centralized personal data base only when the

merchant inputs the primary number and a wallet number;

responsive to receipt of the basic number, the primary number, and an account data,

create a wallet number for an electronic wallet and to register the electronic wallet at a

centralized personal data base website;

provide a primary number and a wallet number to a merchant for a payment transaction;

and

responsive to receipt of the primary number, the wallet number, and a payment

transaction, process a payment transaction and to transmit a completed payment transaction to

the merchant;

wherein the wallet number is associated with either a credit card account or a bank

account ~~so that the payment transaction is processed without using tokens~~.

15. (Cancelled).

16. (Previously presented) The computer readable memory of claim 14 further comprising a

wallet set up program in the centralized personal data base.